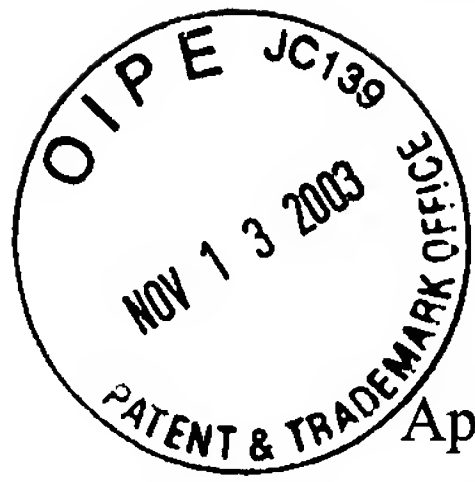


File No. 15886-1US IC/lil

Montréal, Canada
November 12, 2003



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Paul HUNEAULT
Serial No: 10/633,301
Filed: August 4, 2003
Title: METHOD AND APPARATUS FOR THE TOPOGRAPHICAL
MAPPING OF INVESTMENT RISK, SAFETY AND EFFICIENCY
Group Art Unit: 3725
Examiner: Unknown
Agent of Record: Paul Marcoux Tel.: (418) 640-5988

INFORMATION DISCLOSURE STATEMENT
PRIOR TO FIRST OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to the duty of disclosure under 37 CFR 1.56, copies of the references listed on the attached PTO Form 1449 are submitted herewith.

The Examiner is kindly requested to consider these references during the examination of the above-identified application, making the references of record, and to return an initialed copy of the PTO-1449 Form to the below-signed agent.

In accordance with 37 CFR 1.97(h), the submission of the present information is not to be construed as an admission that such information is, or is considered to be material to patentability.

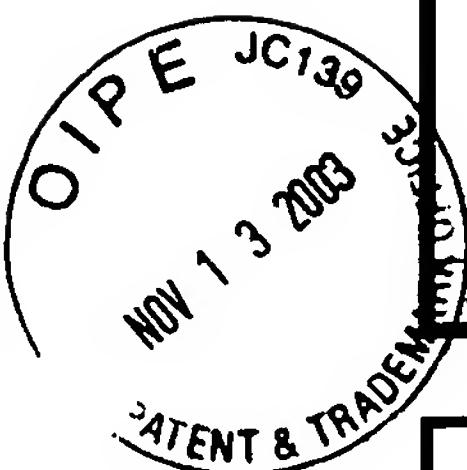
Date: November 12, 2003

Respectfully submitted,

Paul Marcoux
Registration No. 24,990

OGILVY RENAULT
1981 McGill College Avenue, Suite 1600
Montréal, Quebec, CANADA H3A 2Y3
(418) 640-5988

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INFORMATION DISCL SURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	10/633,301
				Filing Date	August 4, 2003
				First Named Inventor	Paul HUNEALT
				Art Unit	3725
				Examiner Name	
Sheet	1	of	5	Attorney Docket Number	15886-1US IC/lii

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
		Number – Kind Code ² (if known)			
	1	US-6,003,018	12-14-1999	Richard O. Michaud et al.	
	2	US-6,275,814 B1	08-14-2001	Joseph E. Giansante	
	3	US-6,282,520 B1	08-28-2001	Felix Schirripa	
	4	US-5,799,287	08-25-1998	Ron S. Dembo	
	5	US-5,884,287	03-16-1999	Michael Edesess	
	6	US-5,999,918	12-07-1999	James Benjamin Williams et al.	
	7	US-6,012,044	01-04-2000	Jeff N. Maggioncalda et al.	
	8	US-6,405,179 B1	06-11-2002	Rebane	
	9	US-6,078,903	06-20-2000	Kealhofer	
	10	US-6,018,722	01-25-2000	Ray et al.	
	11	US-6,317,726 B1	11-13-2001	O'Shaughnessy	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant Of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ – Number ⁴ – Kind Code ⁵ (if known)				
	1	CA 2 358 959	05-31-2001	Algorithmics International Corp.		
	2	WO 01/39005 A2	05-31-2001	Algorithmics International Corp.		

Examiner Signature		Date Considered	
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet **2** of **4****Complete if Known**

Application Number	10/633,301
Filing Date	August 4, 2003
First Named Inventor	Paul HUNEALT
Art Unit	3725
Examiner Name	
Attorney Docket Number	15886-1US IC/lil

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	1	H. M. MARKOWITZ, Portfolio Selection, Journal of Finance, Vol. 7, No. 1, 1952, pp. 77-91	
	2	G.C. PFLUG, How to measure risk?, Modeling and Decisions in Economics: Essays in Honor of Franz Ferschl, Physica-Verlag, 1999	
	3	D. NAWROCKI, A Brief History of Downside Risk Measures, Journal of Investing, Vol. 8, No. 3, Fall 1999, pp. 9-25	
	4	V. S. BAWA, Optimal Rules for Ordering Uncertain Prospects, Journal of Financial Economics, Vol. 2, No. 1, 1975, pp. 95-121	
	5	P. C. FISHBURN, Mean-Risk Analysis with Risk Associated with Below Target Returns, American Economic Review, Vol. 67, No. 2, 1977, pp. 116-126	
	6	BASLE, Basle Committee on Banking Supervision, Amendment to the Capital Accord to Incorporate Market Risks, Federal Reserve System, 1996	
	7	J. ENGEL and M. GIZYCKI, Conservatism, Accuracy and Efficiency: Comparing Value-at-Risk Models, Working paper 2, Policy Development and Research, Australian Prudential Regulation Authority, Reserve Bank of Australia, March 1999	
	8	D. HENDRICKS, Evaluation of Value-at-Risk Models using Historical Data, Federal Reserve Bank of New York Economic Policy Review, April 1996	
	9	D. HENDRICKS and B. HIRTLE, Bank Capital Requirements for Market Risk: the Internal Models Approach, Federal Reserve Bank of New York Economic Policy Review, December 1997	
	10	I.N. KHINDANOVA and S.T. RACHEV, Value-at-Risk: Recent Advances, Handbook on Analytic-Computational Methods in Applied Mathematics, CRC Press, 2000	

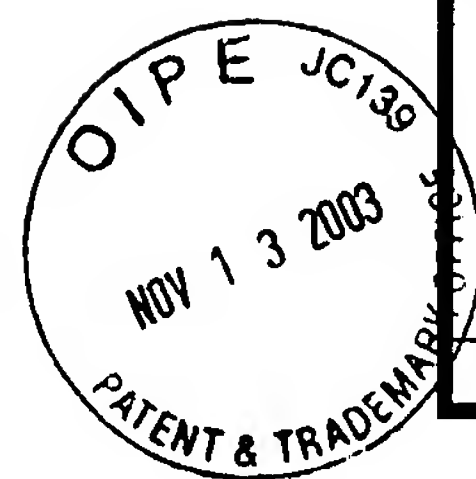
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Applicati n Number	10/633,301		
		Filing Date	August 4, 2003		
		First Named Inventor	Paul HUNEAULT		
		Art Unit	3725		
		Examiner Name			
Sheet	3	of	4	Attorney Docket Number	15886-1US IC/III

11	P. ARTZNER, F. DELBAEN, J.-M. EBER and D. HEATH, Coherent Measures of Risk, Mathematical Finance, Vol. 9, No. 3, 1999, pp. 203-228	
12	P. ARTZNER, Application of Coherent Risk Measures to Capital Requirements in Insurance, North American Actuarial Journal, Vol. 3, No. 2, 1999, pp. 11-25	
13	F. BLACK and M. SCHOLES, The Pricing of Options and Corporate Liabilities, Journal of Political Economy, Vol. 81, No. 3, May/June 1973, pp. 637-654	
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15	P. EMBRECHTS, S.I. RESNICK and G. SAMORODNITSKY, Extreme Value Theory as a Risk Management Tool, North American Actuarial Journal, Vol. 3, No. 2, April 1999, pp. 30-41	
16	A. SEN, Poverty: an Ordinal Approach to Measurement, Econometrica, Vol. 44, No. 2, March 1976, pp. 219-231	
17	F. EGGERS, A. PFINGSTEN and S. RIESO, Three Dimensions of Shortfall Risk: Transformation and Extension of Sen's Poverty Index, 9 th Symposium on Finance, Banking and Insurance, Universität Karlsruhe (TH), Germany, December 2002	
18	P. ALBRECHT, Shortfall Returns and Shortfall Risk, Proceedings AFIR, Colloquium of the International Actuarial Association, Orlando, 1994, pp. 87-110	
19	H. LEVY and H.M. MARKOWITZ, Approximating Expected Utility by a Function of Mean and Variance, American Economic Review, Vol. 69, No. 3, 1979, pp. 308-317	
20	J.-P. BOUCHAUD and M. POTTERS, Basic Notions in Probability, Chapter 1 in Theory of Financial Risks: From Statistical Physics to Risk Management, Cambridge University Press, October 2000, 232pp.	
21	A.D. ROY, Safety First and the Holding of Assets, Econometrica, Vol. 20, No. 3, 1952, pp. 431-449	

Examiner Signature		Date Considered	
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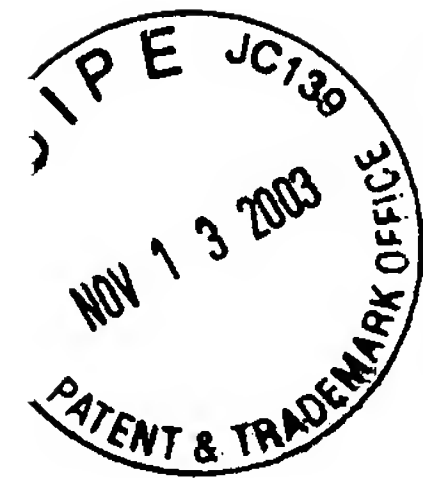
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/633,301		
		Filing Date	August 4, 2003		
		First Named Inventor	Paul HUNEALT		
		Art Unit	3725		
		Examiner Name			
Sheet	4	of	4	Attorney Docket Number	15886-1US IC/III

	22	W.F. SHARPE, Mutual Fund Performance, Journal of Business, Vol. 39, No. 1, 1966, pp. 119-138	
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	24	R.H. THALER, A. TVERSKY, D. KAHNEMAN and A. SCHWARTZ, The Effect of Myopia and Loss Aversion on Risk Taking: an Experimental Test, The Quarterly Journal of Economics, May 1997, pp. 647-661	
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	26	E.J. ELTON and M.J. GRUBER, Option Pricing Theory, Chapter 22 in Modern Portfolio Theory and Investment Analysis, Fifth Edition, John Wiley & Sons, 715, pp. 1995	
	27	W.H. PRESS, B.P. FLANNERY, S.A. TEUKOLSKY and W.T. VETTERLING, Numerical Recipes, The Art of Scientific Computing, Cambridge University Press, 818 pp. 1986	

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